

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA

IN RE:)
CRANDALL & MELINDA GRAVITT) CASE NO . 12-40380
Debtor(s))

AMENDMENT TO CHAPTER 13 PLAN

The Debtors hereby amend his Chapter 13 Plan.

By: /S/THOMAS M. SEMMES
LEGAL CLINIC OF SEMMES & SEMMES, P.C.
MARCUS A SEMMES, ASB-6791-A64S
THOMAS M. SEMMES, ASB-4357-M74T
ATTORNEY AT LAW
1207 Noble Street
Anniston, AL 36201
(256) 236-7354

CERTIFICATE OF SERVICE

I hereby certify that I have on April 10, 2012 copy of the following in the above referenced case by via pacer on the following, **Linda B. Gore, Chapter 13 Trustee** at debtors@bellsouth.net, and via the United States Postal Service, properly addressed and First Class postage prepaid to the following:

ALL CREDITORS ON ATTACHED MATRIX

/S/THOMAS M. SEMMES
THOMAS M. SEMMES ASB-4357-M74T
MARCUS A. SEMMES ASB-6791-A64S
ATTORNEY AT LAW

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITTSSN# 7436
SSN# 5184Net Monthly Earnings: \$3887.58
Number of Dependents: 1

Full Address: 2604 CHARLIE PENNY ROAD, PIEDMONT, AL 36272

I. Plan Payments:

 Debtor(s) propose to pay direct a total of _____ weekly _____ bi-weekly _____ semi-monthly _____ monthly into the plan; or Payroll deduction Order: C & W for \$ 396.03 XX weekly _____ bi-weekly _____ semi-monthly _____ monthly

Length of plan is 60 months, and the total amount of debt to be disbursed by the Trustee is \$ 102, 960.00.

II. From the payments received, the trustee shall make disbursements as follows:

A. PRIORITY payments described in 11 U.S.C. § 507 in full deferred cash payments:

FILING FEE to be paid \$281.00 upon confirmation;

| CREDITOR | TYPE OF PRIORITY | SCHEDULED AMOUNT | MONTHLY PAYMENT |
|----------|------------------|------------------|-----------------|
| NONE | | | |

B. Total ATTORNEY FEE: \$2750.00 to be paid as it becomes available;

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred case payments as follows:

1. Long Term Debts

| Name of Creditor | Total Amount of Debt | Amount of regular payment to be paid | Regular payments to begin: Month/Year | Arrears to be paid by Trustee | Months included in arrearage amount | Proposed Interest Rate on Arrearage | Proposed fixed payments on Arrearage |
|------------------------|----------------------|--------------------------------------|---------------------------------------|-------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|
| RESIDENTIAL CREDIT SLT | 180035.57 | X By Trustee 1119.12 | 5/2012 | 8285.68 | 7 | 0 | 138.10 |
| | | | | | | | |

HOUSE INSURED BY STATE FARM INSURANCE COMPANY: AGENT: MIKE DOUGLAS INS AGCY INC. 256-434-6712

2. Secured Debts (not long term debts) to be paid through Trustee: *

| Name of Creditor | Adequate Protection Payments | Total Amount of Debt (Payoff Balance) | Debtor's value | Unsecured Portion | Description of Collateral | Proposed Interest Rate | Proposed fixed Payments | Fixed Payment Begins |
|------------------------|------------------------------|---------------------------------------|----------------|-------------------|-----------------------------|------------------------|-------------------------|----------------------|
| AUTOMAX | 25.69 | 2568.94 | 2568.94 | 0 | 2002 SATURN S SERIES SC1 3D | 5.25% | 47.80 | Conf. |
| SANTANDER CONSUMER USA | 137.69 | 13768.65 | 13768.65 | 0 | 2011 KIA RIO | 5.25% | 256.18 | Conf. |

VEHICLES INSURED BY SAGAMORE INSURANCE COMPANY; AGENT PCA INSURANCE-PIEDMONT 256-447-7943

III. Other debts not shown in 1. or 2. Above which Debtor(s) propose to pay direct:

| Name of Creditor | Total Amount of Debt | Amount of Regular Payment | Description of Collateral, Property or Debt | Reason for Direct Payment |
|------------------|----------------------|---------------------------|---|---------------------------|
| NONE | | | | |

IV. Special Provisions:

 This is an original plan. This is an amended plan replacing plan dated 3/2/12 This plan proposes to pay unsecured creditors approximately 0 %

* Non-Purchase Money Vehicles

 Any non exempt proceeds from lawsuits will be paid to the trustee. The Debtors shall pay all prepetition and postpetition electric service charges in lieu of posting a deposit under 11 U.S.C. § 366 Adequate Protection will be provided by valuing the collateral as of the filing date of the case so that there will be no decrease in value due to the stay. Adequate Protection payment will be paid until the creditor starts receiving their fixed payment.

DATED 4/9/12

DATED 4/9/12

/S/THOMAS M. SEMMES
LEGAL CLINIC OF SEMMES AND SEMMES, PC
MARCUS A SEMMES
THOMAS M. SEMMES
1207 NOBLE STREET
ANNISTON, AL 36201
(256)236-7354

4/9/12

SIGNATURE OF DEBTOR

4/9/12

SIGNATURE OF DEBTOR

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

Case No: 12-40380
Chapter: 13

NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

1STFRANKLN
447 GEORGE WALLACE DR
GADSDEN, AL 35904

ARC MANAGEMENT GROUP
1940 LODGE ROAD, SUITE 220
KENNESAW GA 30144-7553

BROOKWOOD MEDICAL CENTER
2022 MED CENTER DRIVE
BIRMINGHAM AL 35209

ADVANCED NEUROLOGIST IMAGING
C/O HHH INVESTMENTS
5077 TAMAMI TRAIL EAST
NAPLES, FL 34113-4128

Asset Acceptance Corp.
P.O. Box 2036
Warren, MI 48090-2036

BROOKWOOD MEDICAL CENTER
P.O. BOX 830913
BIRMINGHAM, AL 35283-0913

ALABAMA NASAL AND SINUS CENTER
7191 CAHABA VALLEY RD #301
BIRMINGHAM, AL 35242

ASSET ACCEPTANCE LLC
P.O. BOX 1630
WARREN, MI 48090

BRUNSON AND ASSOCIATES
PO BOX 1189
GADSDEN AL 35902

AMSHER
600 BEACON PKWY W
SUITE 300
BIRMINGHAM AL 35209-3120

AT & T
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ATLANTA GA 30348-5262

C.A.R.E.S. LLC
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ANNISTON, AL 36201

ANGEL STATION CHEVRON
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JACKSONVILLE, AL 36265

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SAN ANTONIO, TX 78299-2995

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SUITE 601
ANNISTON AL 36207

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OCALA FL 34477-2349

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CCR SI
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JASPER AL 35502

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BRIAN MICHAEL CLOUD
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CHASE
PO BOX 15298
WILMINGTON DE 19850-5298

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

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NORTHERN DISTRICT OF ALABAMA
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CW ACCOUNT SERVICES
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SUWANEE, GA 30024-09

EXPERIAN
701 EXPERIAN PKWY
ALLEN TX 75013

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COBALT FINANCE
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DEERFIELD ILLINOIS 60015

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COOKS PEST CONTROL
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2604 CHARLIE PENNY ROAD
PIEDMONT, AL 36772

DR. CLIFFORD BLACK
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HARVARD COLLECTION SERVICES, I
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CHICAGO, IL 60630-2534

CREDIT & COLLECTION
RECOVERY SERVICES, INC.
401 4TH AVENUE, BOX 10
JASPER, AL 35501

EMERGENCY PHYSICIAN STATEMENT
CALHOUN EMERGENCY GROUP, LLC
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SAN ANTONIO, TX 78299-2995

HC PROCESSING CENTER -230
P.O. BOX 829
SPRINGDALE AR 72765-0829

CREDITORS BUREAU ASSOCIATES OF
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MACON GA 31201

ENHANCED RECOVERY
8014 BAYBERRY RD
JACKSONVILLE FL 32256-7412

HOLLOWAY CREDIT BUREAU CO, LL
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CUNNINGHAM PATHOLOGY
924 MONTCLAIR ROAD
SUITE 200
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ENT ASSOCIATES OF AL
C/O AMSHERR COLLECTION SERV
600 BEACON PKWY W STE 30
BIRMINGHAM, AL 35209

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CUNNINGHAM PATHOLOGY LLC
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ATLANTA GA 30384-1100

ENTASSOCIATES OF ALABAMA, PC
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IC SYSTEMS INC.
PO BOX 64378
ST PAUL MN 55164

CUNNINGHAM PATHOLOGY, LLC
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J.C. CHRISTENSEN & ASSOCIATES, I
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Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

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NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

JACKSONVILLE MEDICAL CENTER
PO BOX 999
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NEUROLOGICAL INSTITUTE OF AL
513 BROOKWOOD BOULEVARD, SUITE
BIRMINGHAM, AL 35209

QC FINANCIAL
6 HAMRIC DRIVE
OXFORD, AL 36203

JACOB COLLECTION GROUP, LLC
2623 WEST OXFORD LOOP
OXFORD, MS 38655-5442

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RESIDENTIAL CREDIT SLT
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FORT WORTH, TX 76137

KEEL & ASSOCIATES
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C/O HHH INVESTMENTS
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BRUNSON & ASSOC
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Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

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NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

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FULLERTON, CA 92834

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& OCCUPATIONAL MEDICINE
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MARIETTA, GA 30061

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STRINGFELLOW OCCUPATIONAL MEDI
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